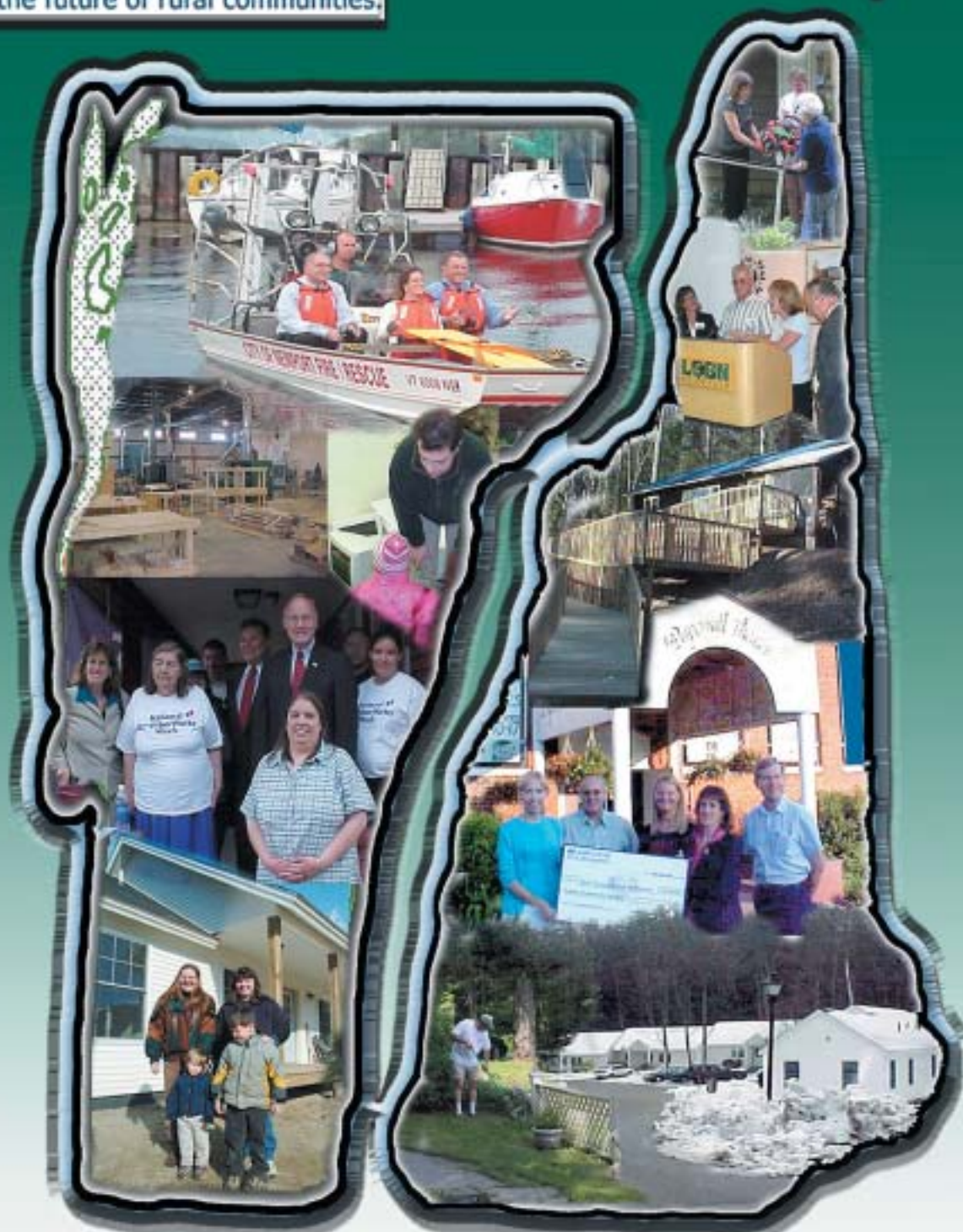




2003 ANNUAL REPORT



**\$112,995,756 INVESTED IN
VERMONT/NEW HAMPSHIRE**



Committed to the future of rural communities.

Mission:
**To increase economic opportunity
 and improve the quality of life
 for rural Americans**

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HIGHLIGHTS

Nearly \$113 million invested in Vermont and New Hampshire

- ▶ Housing programs reach 3,687 households
- ▶ 435 families achieve homeownership
- ▶ 237 families received loan and grant funds to make their homes free of health and safety hazards
- ▶ Three non-profit groups received a total of \$187,210 in Housing Preservation Grants to make repairs to low income homeowners
- ▶ \$3.8 million for construction and rehabilitation of 104 units of multi-family housing was awarded
- ▶ \$9,966,901 provided in rental assistance
- ▶ Provided \$29.5 million for installation and upgrade of water and sewer systems
- ▶ Community Facility loans totaling \$6,793,268 were made
- ▶ Community Facility grants totaling \$726,166 awarded to 33 communities and organizations; more than any single year prior
- ▶ Seven organizations received Solid Waste Management Grants totaling \$490,200
- ▶ Our Intermediary Relending Program was expanded in NH with the addition of two new organizations in Berlin and Keene: a total of \$3 million in new capital was provided to VT/NH Intermediaries
- ▶ Three Distance Learning/Telemedicine Grants were awarded for a total of \$1,068,646
- ▶ The B&I Loan Guarantee Program was used by five lenders who made eight business loans totaling \$11,360,400, assisting 500 employees
- ▶ Two Vermont farms received grants from the newly implemented Renewable Energy/Energy Efficiency Grant Program
- ▶ Economic Development Agencies received \$1,495,518 to help small businesses
- ▶ VT/NH farms and organizations received \$1,894,388 from our Business Grant Programs, including our two new programs; Value Added Product Market Development Grants and Renewable Energy/Energy Efficiency Grants. This is the largest amount ever obligated in VT/NH business grants in a single year.
- ▶ Almost \$11 million dollars were provided to homeowners, communities and organizations in the Northeast Kingdom, the Vermont designated REAP Zone

MESSAGE FROM THE STATE DIRECTOR



Dear Friends:

Two large mountain ranges, one green and one white; an ocean and an almost 'great lake' connecting us to the global marketplace; communities that still host a 'town meeting'; people 'born and raised' and people who are transplants sharing history, knowledge and a vision for our future.... These are just some of the ingredients that unite our Vermont/New Hampshire jurisdiction. While many believe that "Home is Where Your Heart Is", you must have a home to call it a home. Whether it's a roof on your house, clean drinking water from a community system, the ambulance that's ready to assist if needed, or financing to start a small business, these are the "assets" that USDA Rural Development can offer to residents and communities in our two great states.

I am pleased to present to you the Vermont/New Hampshire Annual Report for Fiscal Year 2003. This report is designed to reflect the many ways we work to improve the lives of rural residents by connecting RD's assets to meet critical needs.

In Fiscal Year 2003, Rural Development invested \$112,995,756 in Vermont and New Hampshire. In addition to the funds allocated, RD staff spent many hours working with communities and their citizens. Once needs were identified, staff worked to match assets to resolve problems. Problem solving produced many positive outcomes: an elderly woman had a furnace installed in her home to replace the wood stove that she had to constantly feed; 108 employees of a wood products manufacturing company were able to keep their jobs when RD provided the bank with a loan guarantee; a grant to purchase point-of-care software allowed nurses to spend more time with patients and less time on paperwork; and residents of a town no longer had to boil their water before drinking it.

Vermont and New Hampshire take great pride in its roots of an agriculturally-based economy, and USDA Rural Development is excited about the opportunity to link our financial resources and technical assistance directly to the residents of Vermont and New Hampshire who work the land. RD has several business programs that support agriculture. Rural Business Enterprise Grants are being used to help farmers and wood products manufacturers promote their products and improve their operations. Renewable Energy and Energy Efficiency Grants help farmers operate more economically and improve the quality of our environment. Value Added Agricultural Product Market Development Grants are helping agri-businesses diversify their products and expand their markets.

As always, our partners are integral to our success. We were pleased to honor Housing Vermont of Burlington, VT and Southwestern Community Services of Keene, NH, as our FY 2003 Partners of the Year. In order for a partnership to truly work, goals and visions must be shared. We found this to be true of both organizations and look forward to collaborating on future projects.

USDA Rural Development will continue to support President Bush's commitment to create a strong rural America – where residents of rural Vermont and New Hampshire have access to quality jobs, housing, health care, community infrastructure and telecommunications. My staff and I pledge to make Fiscal Year 2004 another banner year.

Sincerely,

A handwritten signature in black ink that reads "Jolinda H. LaClair". The signature is fluid and cursive, with the first name being the most prominent.

Jolinda H. LaClair

MESSAGE FROM THE USDA SECRETARY

The Bush Administration has made great strides in supporting investments in America's rural communities. Through USDA's Rural Development programs, it is estimated that over 510,000 jobs have been created or saved since the beginning of the Bush Administration. USDA has invested nearly \$2.5 billion for rural business development in the form of loans, grants and technical assistance.

Major investments have been made in developing value-added industries, with a focus on promoting renewable energy. Over \$35 million has been provided to support the development and marketing of renewable energy and the creation of energy efficient systems in rural areas.

USDA Rural Development has made great strides improving rural infrastructure such as education, healthcare, telecommunications, water treatment and community facilities. More than \$10.2 billion has been invested in rural housing, much of which supports the President's ambitious goal to increase minority homeownership by 5.5 million by 2010.

As we look to the future, we remain dedicated to ensuring that investments in rural Vermont and New Hampshire continue to bring new economic opportunities and an improved quality of life to rural families and communities.

Ann Veneman



MESSAGE FROM THE ACTING UNDER SECRETARY FOR RURAL DEVELOPMENT

There is a remarkable cohesiveness in rural America that allows the energy and enthusiasm of local citizens to harness the resources needed to bring solutions to economic and social issues facing their community.

As rural America's venture capital bank, USDA Rural Development seeks to support local efforts by providing financing to create housing, business development, technology and community infrastructure and essential community facilities. Over the last year, the Bush Administration through USDA Rural Development has provided over \$13 billion in capital financing to assist rural citizens and communities invest in their future.

USDA Rural Development has a dedicated team of professionals with over 40 financial and technical assistance programs available to assist rural communities. I encourage you to contact our staff in Vermont and New Hampshire to learn more about ways that USDA Rural Development can be of assistance to you and your community.

Gilbert Gonzalez



HOUSING PROGRAMS

SINGLE FAMILY HOUSING

\$44,369,555

"We provide safe, affordable homes for our rural residents."



◆ *New homeowners in Taylor Meadows, Hancock, VT, Samantha Kelly, son Cullen and April Wood with son Trevor, stand in front of Wood's new home. Five families from the towns of Hancock and Rochester have purchased the locally designed and constructed homes with the help of subsidies provided by the Vermont Housing and Conservation Board's HOMELAND program and 1% interest mortgages provided by USDA Rural Development. The Taylor Meadow development is located on land donated by the Vermont Land Trust (VLT) in 1987.*

HOME OWNERSHIP

Last year, 205 families in VT and 230 families in NH became proud, first time homeowners. The Single Family Housing Program is intended to serve rural families that may not qualify for conventional financing. The program has several distinct advantages. First, USDA can assist eligible applicants with up to 100 percent of the costs of the new home. This eliminates a large down payment. Next, the program will adjust the payment according to the family's income. Many families will end up with a payment comparable to what they are paying for rent. RD's Guaranteed Housing Loan Program provides loan guarantees to conventional

lenders for the acquisition of homes by moderate income families. With RD's guarantee, there is no required down payment and no monthly mortgage insurance premiums.

HOME REPAIRS

RD offers 1% loans up to \$20,000 for low-income homeowners who need repairs, access modifications, or weatherization. For homeowners 62 years of age and older, grants up to \$7,500 are available to remove health and safety hazards. During fiscal year 2003, 237 homeowners were able to take advantage of RD's home repair loan and grant program. Additional home repair funds, totaling \$187,210, were awarded to Gilman Housing Trust in Lyndonville, VT, Southwestern Community Services in Keene, NH and Tri-County CAP in Berlin, NH.



▲ *Sixty-eight year old Robert McGall's house sits uphill from his driveway. There's no walkway from house to road and his annual heating bills were more than \$3,000. A disability kept him from leaving his home without assistance. Combining an RD home repair grant with funds from ServiceLink, Community Action Program, a local church and the Town of Tufstonboro, Mr. McGall's home now has insulation, two new doors and a ramp.*

'03 FUNDING

SINGLE FAMILY HOUSING LOANS		
GUARANTEED RURAL HOUSING LOANS		
HOUSING REPAIR LOANS		
HOUSING REPAIR GRANTS		
HOUSING PRESERVATION GRANTS		

NEW HAMPSHIRE

\$10,489,995
\$14,844,502
\$292,060
\$229,710
\$87,210

VERMONT

\$7,474,520
\$10,428,740
\$189,618
\$233,200
\$100,000

HOUSING PROGRAMS

MULTI-FAMILY HOUSING

\$13,773,451

"RD's rental properties are more than just apartments – they are home to those who live there."

The Multi-Family Housing Rental Direct Loan Program provides funding to construct or rehabilitate affordable, apartment style housing for low income individuals, families and senior citizens. At present, the Vermont-New Hampshire jurisdiction has a portfolio of 143 properties with 4,110 rental units. Almost \$10 million in project based rental assistance was provided to assure that rental of 2,912 units did not exceed 30% of the renter's income. During Fiscal Year 2003, \$1,970,000 was used to construct 58 new units of family housing and another 46 units were rehabilitated with \$1,836,550.



▲ *Gilford Village Knolls, a 22-unit elderly housing property in Gilford Village, NH, was financed by RD in 1987 for \$1,024,962. When they were mandated by the state to hook-up to the new Gilford Village sewer system, they sought RD's help again. RD was able to provide a \$75,000 loan for the wastewater connection. Gilford Village Knolls is presently considering the purchase of an adjacent site for the second phase of elderly housing.*



▲ *Renovation of an abandoned school, two duplexes and a mixed use building in Richford, resulted in 15 affordable rental units, and two commercial spaces. RD provided a 1% loan of \$670,000 and project based rental assistance.*

'03 FUNDING
MULTI-FAMILY HOUSING
RENTAL ASSISTANCE

NEW HAMPSHIRE
\$1,075,000
\$6,459,050

VERMONT
\$2,731,550
\$3,507,851

BUSINESS PROGRAMS

LOANS \$14,360,400

"Vermont and New Hampshire are states of small businesses. Support for this sector is critical to our economic success."

RD's Business and Cooperative Programs help build competitive businesses and cooperatives that create and save quality jobs and prosper in the global marketplace.

The **Business Loan Guarantee Program** offers a tool for lenders to provide favorable financing to Vermont and New Hampshire businesses that are providing good jobs and improving the economic climate of our communities. Benefits to businesses include access to higher loan amounts, lower interest rates and longer repayment terms. During Fiscal Year 2003, eight loan guarantees were made for a total of \$11,360,400.



◀ *Island Pond Woodworkers, an employee owned business in Derby, VT that came into existence after the closure of Ethan Allen Plant, was launched with the help of a \$65,000 Rural Development Rural Business Enterprise Grant and a Business Loan Guarantee to purchase equipment.*

An outstanding example of this program in 2003 is the loan guarantee issued to Key Bank for Vermont Quality Wood Products to purchase the real estate, equipment and operating assets of the VT Tubbs furniture manufacturing plant in Brandon, VT. This guarantee ensured that the business continued to operate, saving 80 jobs. The largest private employer in the rural town of Brandon, the company represented signifi-

cant employment and real estate tax revenues for the community and state.

The Intermediary Relending

Program (IRP) is one of our most successful and active business programs. It provides low-cost capital to revolving loan funds which, in turn, re-lend the funds to small businesses. Since its inception in 1988, we have made \$16,250,000 in loans to twelve organizations. Those funds have generated 425 loans for over \$25.9 million, leveraged \$107.5 million of private capital and impacted 5,479 jobs. In 2003, we were pleased to provide an additional \$3 million in capital to our intermediary borrowers. This included two new intermediaries in New Hampshire: Business Enterprise Development Corporation in Berlin and Monadnock Economic Development Corporation in Keene.



▲ *Ellsworth Ice Cream expanded their New York business to Springfield, VT. They received a Business Loan Guarantee to purchase the old Ben and Jerry's manufacturing plant.*

'03 FUNDING

BUSINESS & INDUSTRY GUARANTEES
INTERMEDIARY RELENDING PROGRAM

NEW HAMPSHIRE

\$280,000
\$1,250,000

VERMONT

\$11,080,400
\$1,750,000

BUSINESS PROGRAMS

GRANTS \$1,894,388

"For rural America to grow and attract jobs, tools are needed to promote business opportunities. Rural Development's many business programs provide those tools."

The USDA Rural Development **Rural Business Enterprise Grant and Rural Business Opportunity Grant** programs help small businesses start or expand by providing technical assistance or capital through a relending program. Last year, \$1,037,518 in grants were awarded to 21 entities. The Vermont Department of Agriculture received \$69,950 to provide technical assistance and education to more than 20 meat and poultry slaughter and processing operations. Six grants were awarded in New Hampshire to capitalize or establish local revolving loan funds and to provide technical assistance and training. These grants were awarded to Seacoast Business Alliance in Portsmouth, Wentworth Economic Development in Wolfeboro, Northern Forest Center in Concord, Micro-Credit in Concord and Coos Economic Development Council in Lancaster.

Renewable Energy and Energy Efficiency Grants were established under the Farm Security and Rural Investment Act of 2002. Fiscal Year 2003 was the first year the grants were made available. In their first year of availability, grants were awarded in Vermont to Nelson Farms in Derby and to Stonewood Farm, a turkey processing facility in Orwell.

Value Added Market Development Grants help agriculture producers identify and develop new products and markets for their value added products. Competing on a

national level, Vermont received three grants, totaling \$165,738. Northeast Organic Farming Association in Richmond, VT received a grant for planning activities to create juice products from local fruits, vegetables and herbs. Thistle Hill Farm in North Pomfret, VT will conduct feasibility, business operation and market planning activities for the development of Tarentaise Cheese from dairy milk. AP-GARM SC, LLC of Middlebury, VT will evaluate the revenue potential from the sale of renewable energy green tags and greenhouse gas emissions reduction credits, independent from the sale of the energy/electricity produced by the renewable energy project.

The Vermont Public Television (VPT) will use a \$397,400 **Television Demonstration Grant** to produce this season's Outdoor Journal Series. USDA Rural Development grants have made it possible for VPT to produce series such as "Venturing – The Entrepreneurial Challenge," "The Farming Project," "Rural Free Delivery," "Report From Montpelier" and student field trips. Vermont is one of only five states to receive the grant.



▲ Stonewood Farm, in Orwell, VT will use an Energy Efficiency Grant to purchase and install energy efficient refrigeration equipment for their turkey processing facility.

'03 FUNDING

RURAL BUSINESS ENTERPRISE GRANTS
RURAL BUSINESS OPPORTUNITY GRANTS
VALUE ADDED MARKET DEVELOPMENT GRANTS
RENEWABLE ENERGY/ENERGY EFFICIENCY GRANTS
TELEVISION DEMONSTRATION GRANTS

NEW HAMPSHIRE

\$458,000

VERMONT

\$549,518
\$30,000
\$380,469
\$79,001
\$397,400

COMMUNITY PROGRAMS

COMMUNITY FACILITIES \$7,519,434

"Ensuring that rural residents have access to the same quality services as their urban neighbors."

Rural Development provides funding to assist communities and non-profit organizations with development of facilities needed to provide essential community services such as childcare, healthcare, education, fire and rescue and transportation.



◀ Jolinda H. LaClair, Rural Development State Director for New Hampshire (second from right) and Susan Farber, Community Programs Specialist for Rural Development in New Hampshire (center), present a ceremonial \$15,600 grant check to Marilyn Sanderson, Executive Director of North Country Center for the Arts in Lincoln, NH. The grant money was used to purchase lighting and sound equipment for the Papermill Theater.



◀ Rural Development State Director Jolinda H. LaClair and USDA Rural Development Associate Administrator Peter Thomas receive a ride in the City of Newport's rescue boat, purchased in part with a \$32,500 Community Facility Grant.

The Community Facility Loan Guarantee program came into play in NH and VT this year. Runnemedde School received a \$1,400,000 loan guarantee to construct a new independent Grade K-12 school in Plainfield, NH. In Vermont, three

entities received loan guarantees: Community Recreation, Exercise, and Wellness, Inc. received a \$1,200,000 loan guarantee to construct a multi-purpose indoor recreation facility. A \$1,500,000 Community Facility Loan Guarantee was issued to Indoor Recreation of Orleans County to construct an indoor recreation facility. United Community Services of Bennington County received a loan guarantee of \$131,620 in addition to a Community Facility Direct Loan of \$750,000 to expand and renovate their mental health facility.

Community Facility Direct Loans were awarded to purchase transit buses, dental and health equipment, construct and expand municipal offices including fire and rescue stations, replace a roof on a youth center, replace boilers in community buildings and upgrade safety equipment.

Community Facility Grants are awarded to rural communities with a population of 20,000 or less. Grants are limited to 15% - 75% of the project cost, dependent on the median household income of the service area. Special grant funding in the form of Economic Impact Initiative Grants provided an additional \$450,208 during Fiscal Year 2003. These funds were made available under the Bush Administration's overall efforts to help spur economic opportunities and improve the quality of life for rural Americans.

'03 FUNDING

COMMUNITY FACILITY DIRECT LOANS		
COMMUNITY FACILITY GUARANTEED LOANS		
COMMUNITY FACILITY GRANTS		

NEW HAMPSHIRE

\$950,000	
\$1,400,000	
\$220,674	

VERMONT

\$1,509,610	
\$2,831,620	
\$607,530	

COMMUNITY PROGRAMS

RURAL UTILITIES

\$31,078,528

"Building infrastructure to provide rural businesses & households with modern telecommunication & water & wastewater services."

The Distance Learning and Telemedicine Grant and Loan Program is designed to meet educational and health care requirements of the rural community. The Bush Administration recognizes the importance of technology in bringing new resources to rural America. These grants help expand the availability of state of the art health care and educational resources to rural families.

Two Telemedicine Grants were awarded in Vermont. The Dorset Nursing Association of Dorset, VT received a grant of \$254,650 and the Central Vermont Home Health and Hospice of Berlin, VT received \$314,000. They plan to use the grant money to purchase or lease technology that will improve their ability to monitor patients' health and lessen the time nurses spend on paperwork. Timberlane and Stratford School Districts received a \$499,996 Distance Learning Grant to connect nine schools to their distance-learning network.

Water and Wastewater Loans and Grants are made to public bodies, non-profits and corporations to develop or improve water and wastewater systems in rural areas. Thirty-seven loans, grants and guarantees totaling \$20,519,682 were made in 2003.

RD's grant assistance allowed the Northeast Rural Water Association (NeRWA) to hire an additional staff person to assist small water systems in Vermont.

Applicants for **Solid Waste Management Grants** compete on a national basis for funding. The grants are used to provide technical assistance and education related to waste reduction and recycling. Solid Waste Management Grants totaling \$490,200 were awarded to 7 Vermont and New Hampshire groups, including:

- ▶ The Northeast Resource Recovery Association, Chichester, NH; \$78,000
- ▶ North Country Council, Berlin, NH; \$98,000
- ▶ Windham Solid Waste Management District, Brattleboro, VT; \$98,000
- ▶ Central VT Solid Waste Management District, Montpelier, VT; \$30,000
- ▶ The Association of Vermont Recyclers, Montpelier, VT; \$75,000
- ▶ The Northeast Recycling Council, Inc, Brattleboro, VT; \$52,000
- ▶ Southern Windsor/Windham Solid Waste Management District, Springfield, VT; \$46,000

▶ Recycling facility at Windham Solid Waste Management District, Brattleboro, VT



'03 FUNDING

DISTANCE LEARNING & TELEMEDICINE GRANTS
WATER AND WASTEWATER LOANS & GRANTS
SOLID WASTE MANAGEMENT GRANTS

NEW HAMPSHIRE

\$499,996
\$13,418,782
\$176,000

VERMONT

\$568,650
\$16,100,900
\$314,200

RD SALUTES!

Site Managers of the Year

USDA Rural Development instituted the Rural Rental Housing Site Manager of the Year Award in 1997 to recognize those individuals who perform their daily jobs in an outstanding manner. To be eligible for this award, a site manager has to meet three criteria: tenant satisfaction, curb appeal, and performance that is consistently above what is expected.

“Rural Development provides the financing needed to make affordable rural rental housing available,” said LaClair. “But, it’s people like John Young and John Brooks who make the apartment complex into a special community the residents are proud to call home.”



NH Site Manager of the Year

John Brooks

Ridgewood Hill Apartments, Lancaster, NH

John Brooks has been the site manager at Ridgewood Hill Apartments for the last seven years. “What sets John apart from most apartment managers is his professional, respectful and friendly manner,” said Andrea Curtis, of Allgeyer Management Services, who nominated Brooks for this award. “Regardless of the tenant problem or complaint, regardless of the time of day or night he is called, John responds immediately and appropriately.”

“Site managers are unsung heroes,” said Jim Fowler, Rural Rental Housing Specialist with USDA Rural Development in New Hampshire. “John Brooks represents what this award is about.”



VT Site Manager of the Year

John Young

Adele Stanley Apartments, Rutland, VT

John Young has been site manager of the 65 unit Adele Stanley Apartments in Rutland, VT since 1987. “The office receives many verbal messages praising John’s efforts to go the extra distance to help tenants,” said George Williams, Project Manager of THM Properties. “When residents have no one else, John is often the one they will ask for help.”

“John has made many efforts to assist residents who have reasonable accommodations needs – sometimes even ‘inventing’ aids when existing equipment is inadequate or unavailable,” said Heidi Setien, Rural Rental Housing Specialist with USDA Rural Development in Vermont. “John Young is the essence of a successful manager.”

PARTNERS MATTER!

2003 Partners of the Year

Rural Development knows that in order to effectively deliver our programs to the people of Vermont and New Hampshire, sharing resources and expertise with partner organizations is key. Each year, we choose a partner organization in each state to publicly recognize and thank them for their efforts to help promote RD's mission of increasing economic opportunity and improving the quality of life in rural America.

VT Partner of the Year Housing Vermont

Throughout this year and in years past, Housing Vermont has served as a key partner in Multi-Family and Elderly Housing Development in the state of Vermont. Founded in 1988, Housing Vermont is a nonprofit syndication and development company. The organization creates permanently affordable rental housing for Vermonters through partnerships with local organizations, public agencies, and the private sector. This highly successful partnership has produced more than 3,300 affordable apartments in 94 different developments, and has raised more than \$87 million in equity for the creation of affordable housing.

► *Ground Breaking for Crystal Lake Housing in Barton, VT. Partnership with Housing Vermont resulted in the rehabilitation of the property – providing 15 units of housing for low-income families.*



NH Partner of the Year Southwestern Community Services, Inc.

Southwestern Community Services (SWCS) Inc. has been a long time partner of Rural Development. By leveraging funds from Rural Development's Housing Preservation Grant with funds from RD's other housing repair programs, Community Development Block Grants, HOME, weatherization and lead abatement programs, SWCS assisted 15 homeowners with essential repairs during fiscal year 2003.

The SWCS staff is highly professional and dedicated to their mission of helping low income homeowners, ensuring they have safe and healthy homes.



▲ *The award of a \$50,000 USDA Rural Development Housing Preservation Grant (HPG) to Southwestern Community Services was celebrated at the home of Jonathan and Tracie Bouley of Troy, NH, recipients of home repairs made with funds from the HPG and other housing repair programs.*

RURAL DEVELOPMENT CARES



▲ Gary Goodell, RD Computer Specialist, and students from St. Michael's Elementary School check out computer equipment donated to the school by RD.



▲ The Colby Family of Montpelier, VT celebrates Homeownership Month with RD Rural Housing Administrator Art Garcia, VT Governor James Douglas, and RD State Director Jolinda H. LaClair. Staff from RD and other housing partners trimmed tree branches, mowed lawns and planted flowers at the Colby home.



◆ Jolinda H. LaClair, State Director of Rural Development, and Laura Gibson, Rural Housing Specialist, present a flowering plant to Evelyn Wood, Winchester, NH, in honor of National Homeownership Month. RD Staff spent the day helping Mrs. Wood with her yard work.

▼ Male staff from RD in NH joined forces to participate in the Walk for Breast Cancer Awareness.



RURAL DEVELOPMENT MAKES A DIFFERENCE...

Our customers and their reflections about USDA Rural Development

"Having the promise of the \$24,500 grant from USDA Rural Development went a long way toward the successful bond vote at Town Meeting," said Town of Woodstock, NH, Fire Chief William Mellett. "Rural Development helped us out in 1998 with a \$25,000 grant to purchase another truck – we are grateful for all of the help they continue to give us."



"These funds will have a very positive effect on the lives of the residents in the park," said Dottie Hillock, Chair of South Parrish Road Cooperative, Inc. "They will be guaranteed good quality water which is essential to good quality life."

"The confidence that USDA Rural Development has shown through this loan guarantee is extremely important," said Robert Smith, President of Indoor Recreation of Orleans County. "Not only does the guarantee make possible the bank loan necessary to complete our project, but it also underscores the very reason for having such a facility in the Northeast Kingdom."

"Last year, we had to close our day care because we couldn't maintain the heat in the building," said Deborah Luce, Director of the Springfield Family Center. "We are very grateful to USDA Rural Development for this grant – knowing that we will walk into our building in the morning and it will be warm is a great comfort."

"We are so grateful to Rural Development for recognizing child care as a pressing need in this region and funding this grant to help us complete our project," said Leslie Keefe, Director of Development at the Northshire Day School in Manchester, VT. "Having the support of the Federal Government adds a great amount of credibility to our cause, not only for Vermont, but nationwide."

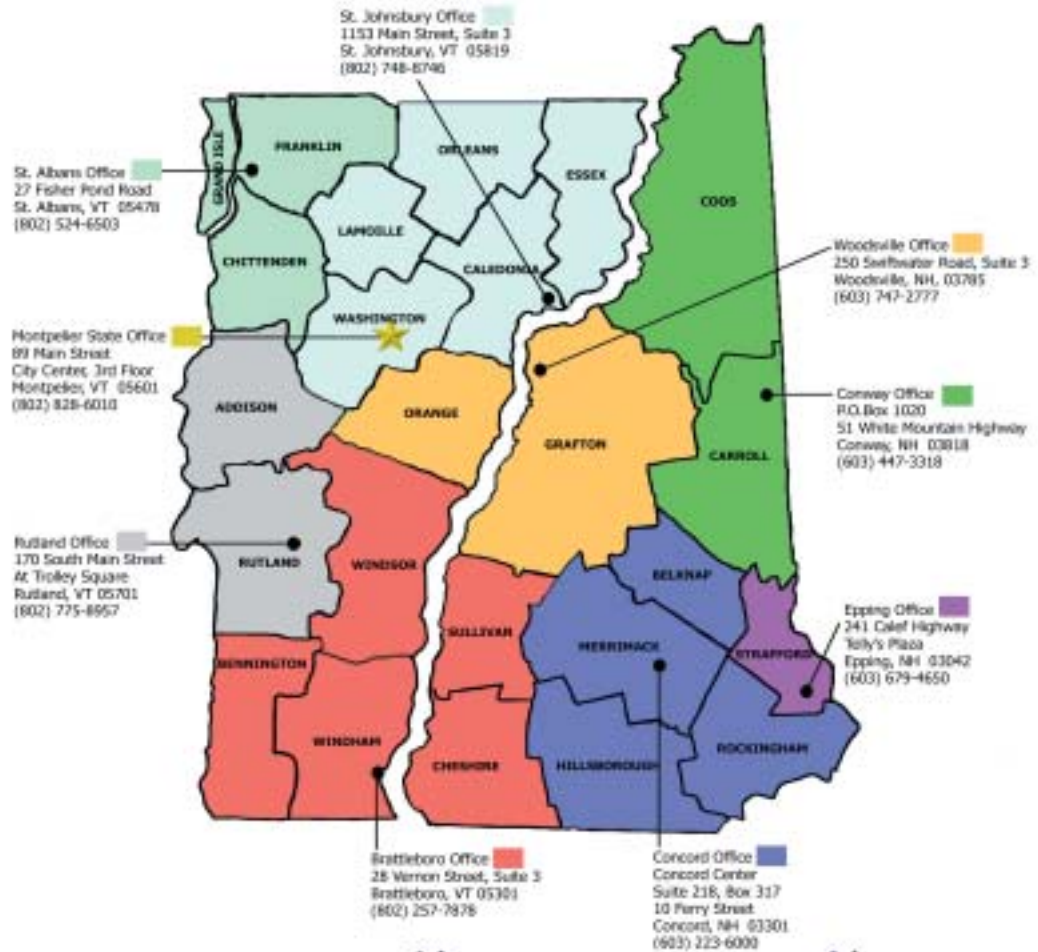


"Dorset Nursing Association is delighted to receive this grant because of what it means to our ability to continue to provide quality health services in our communities," said Phyllis Tarbell, Executive Director of DNA. "This money will be used over the next few years to upgrade our computer systems, train our staff, convert to electronic patient charts, and provide patient telemedicine monitoring devices. None of this would have been possible without this grant."

"We are pleased that USDA Rural Development recognized the need for capital in Grafton County and was able to fund our grant request," said Steven Epstein, Executive Director of Grafton County Economic Development Council. "The \$99,000 grant will be added to our revolving loan fund, allowing us to help small businesses throughout the county achieve their goals."

Office Locations

Single Family Housing Programs



Community Programs



Business Programs /
Multi Family Housing

USDA, Rural Development
City Center, 3rd Floor
89 Main Street, Montpelier, VT 05602
www.rurdev.usda.gov/vt



Committed to the future of rural communities.